

In re:  
Frank J Wright  
Debtor

Case No. 22-10275-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 25, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID	Recipient Name and Address
db	+ Frank J Wright, 45 Woodbrook Way, Aston, PA 19014-2621
14667078	+ CarMax Business Svcs LLC, CarMax Auto Finance, Attn Bky Dept, 225 Chastain Meadows Court, Suite 210 Kennesaw, GA 30144-5942
14667081	+ Credit Corp Solutions Lowes, 121 W Election Rd Ste 20, Draper, UT 84020-7720
14667083	+ Debra Wright, 45 Woodbrook Way, Aston, PA 19014-2621
14667092	+ Simon's Agency, Inc. Crozer, Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14667094	+ The Bureaus Inc Comenity Cap Bank, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14667085	+ irs, po box 280704, harrisburg, PA 17128-0704

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: paralegal@lawjmc.com	Feb 25 2022 23:51:00	JEANNE MARIE CELLA, Jeanne Marie Cella and Associates LLC, 221 N Olive St, Media, PA 19063
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 25 2022 23:51:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 25 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2022 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Feb 25 2022 23:51:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14667076	EDI: BANKAMER.COM	Feb 26 2022 04:53:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14667077	+ EDI: CAPITALONE.COM	Feb 26 2022 04:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14667079	+ Email/Text: bankruptcy@cavps.com	Feb 25 2022 23:51:00	Cavalry Portfolio Services Citibank, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
14667080	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 25 2022 23:51:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14667082	+ Email/PDF: creditonebknofications@resurgent.com	Feb 25 2022 23:58:41	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14670871	EDI: DISCOVER.COM	Feb 26 2022 04:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14667084	+ EDI: DISCOVER.COM	Feb 26 2022 04:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

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14669498	+ EDI: IRS.COM	Feb 26 2022 04:53:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14671051	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 25 2022 23:51:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14667086	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 25 2022 23:51:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14667087	+ EDI: MID8.COM	Feb 26 2022 04:53:00	Midland Fund Citibank, 320 East Big Beaver, Troy, MI 48083-1238
14667088	+ EDI: MID8.COM	Feb 26 2022 04:53:00	Midland Fund Synchrony Bank, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14667089	+ EDI: AISMIDFIRST	Feb 26 2022 04:53:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14668665	EDI: PENNDEPTREV	Feb 26 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14668665	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14667090	+ EDI: PRA.COM	Feb 26 2022 04:53:00	Portfolio Recovery Associates, LLC Citi, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-4952
14667091	+ EDI: PRA.COM	Feb 26 2022 04:53:00	Portfolio Recovery Associates, LLC Syn, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-4952
14667093	+ EDI: RMSC.COM	Feb 26 2022 04:53:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14667094	+ EDI: PRATHEBUR	Feb 26 2022 04:53:00	The Bureaus Inc Comenity Cap Bank, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

District/off: 0313-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
JEANNE MARIE CELLA	on behalf of Debtor Frank J Wright paralegal@lawjmc.com pennduke@gmail.com;r46298@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1:	<b>Frank J Wright</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-10275-elf		
	Social Security number or ITIN:	xxx-xx-9560	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	2/7/22

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Frank J Wright	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	45 Woodbrook Way Aston, PA 19014	
<b>4. Debtor's attorney</b> Name and address	JEANNE MARIE CELLA Jeanne Marie Cella and Associates LLC 221 N Olive St Media, PA 19063	Contact phone 610-505-0541 Email: paralegal@lawjmc.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 2/25/22

**For more information, see page 2**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

**Filing deadline: 8/6/22**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**4/5/22 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.